

Name of Town and Banker	What effect does the law have upon business generally?	How does it affect the banking business? Does it affect the savings deposits?	How does it affect merchandising, groceries, dry goods, boots and shoes, etc?	How, if at all, does it affect collections?
Salina.....J. D. Wellington.	Money spent for intoxicants is now spent for bread and meat. Good effect—men formerly bad pay are now good.	No effect noticeable. Merchants have found that collections are much better than formerly.	Same as upon business generally. Same as preceding.	Collections for the better, same as preceding.
Santa Fe.....J. L. Kennard.	In my judgment all business is more profitable.	Have been in Kansas about three years so cannot give a comparative answer. The country is increasing to such an extent, I believe it would be impossible to tell whether it has any or not.	Same answer.	Same as preceding.
Sedan.....M. E. Richardson	But very little change.	Not at all.	No particular effect.	None at all.
Sedgwick.....H. Goodell.....	Affects laboring men principally, by saving their wages; hence they pay. A great benefit.	It is a benefit. Yes.	Makes them better among laboring classes.	Same.
".....R. W. Hall.....			Many children wear shoes and stockings, that with strong drink would go unshod. All agree that it is a benefit.	Helps them very much.
Seneca.....C. C. K. Sobville.	Business is better, safer and more satisfactory in every way.	Far better. The laboring people deposit more money and pay better.	Our merchants are a unit in saying that merchandising is better under prohibition.	Collections are far better.
".....Joo. A. Gilchrist.	Would favor a high license law and think it would.	Do not think we gain a dollar's deposit by reason of prohibition.	Do not think we gain any trade by reason of prohibition.	Collections would be as easily made under a license law.
".....W. E. Wilkinson.	Adds greatly to sales, and cash sales to the laboring class are a consequence.	General banking business is prosperous.	Among those doing a credit business sales are safer than could possibly be to a saloon. Prohibiting patronage.	Very few losses in trade now.
Severance.....B. F. Harpster....	It keeps our boys from entering the saloons so freely and we do not have one drunken man where we formerly had ten. The effect is good.	[No answer.]	If anything it helps them.	Makes them better.
Smith Centre S. M. Wilcox.....	Good.	There are no savings deposits in this locality. What is beneficial to all other kinds of business cannot be detrimental to banking interests.	Do not know. The people spend in necessities what otherwise would go for the drink.	Don't know. Cannot say.
".....R. A. Chandler.....	Good.	A man who drinks cannot borrow from me. Savings deposits are not made by those who drink here.	Our drinkers are all credit men, and except at one or two places cannot buy except for cash.	A collection against a man who drinks is generally very nearly valueless.
".....C. S. Barrett.	It helps business.	Better it. Yes increases them.	Larger amount sold and more generally paid for.	Collections improved.
Spearsville.....J. R. Baird.....	Very much improved.	Not except for advantage.	It is no way a hindrance to any of these.	Not detrimental in any way.
Springfield.....J. M. Adams.....	The effect is good.	Favorable. It surely changes the deposit from saloon to bank.	At least two-thirds of the money that would go for drink goes to pay store bills.	When people market crops or stock and realize cash for same they pay their debts because of no opportunity for drinks.
Stafford.....Frank Cox.....				It has a tendency to invite the payment of debts of a certain class which might be spent otherwise were there opportunity.
".....C. G. Webb.....	It gives greater confidence in business circles.	Do not know that it materially affects them.	Think it makes purchasers pay that for the goods they buy which would otherwise be spent in dram shops.	Have collected faster than we desired. Collections are much easier and more satisfactory.
Sterling.....Thomas Atkinson	Don't know, but business is good considering the dry weather.	Was not here until 1888.	[No answer.]	See no evil effect.
".....J. Hanna.....	A most beneficial effect: more money is spent for food and clothing.	Small savings deposits, aggregating large amounts are placed to the credit of people that would otherwise find a place in the saloon till.	Every line of merchandising is benefited by the prohibitory law.	Same.
St. Francis.....W. B. Lockwood.	None that I can see.	Can't see that it affects here. Town too small and country too new for much deposit.	At least no evil effect. Our town is growing and improving more than adjoining Nebraska towns.	Perceptibly in a number of cases.
".....H. C. Ewing.....	Cannot tell. Prohibition was here when we came.	Does not seem to affect. Savings deposits are as poor as before.	Have no means to find out.	See no effect.
St. John.....Geo. H. Burr.....	An exceedingly wholesome effect.	Affects banking only in a general way common to all other classes of business.	Favorably.	Makes them better. Easier to collect.
".....Otto Ihl.....	It raised taxes. It also checked immigration.	Question not applicable here where everyone uses their money.	Money saved from drink is used in better ways.	Same as preceding.
St. Mary's.....Silas B. Warren.	Good.	More deposits. Cannot get so great per cent. interest for money. Risks not so great.	Same as preceding.	Same as preceding.
Stockton.....David B. Smyth.	Don't think it makes any difference either way.	Same as preceding. Larger deposits.	It makes it better.	Makes them 100 per cent better.
".....E. J. Williams.....	Its effect has been beneficial.	Difficult to determine.	Effects good.	Makes them better.
Sylvia.....A. N. Bontz.....	It makes business better and on a more solid basis.	Bank organized since law took effect so cannot answer.	It is a benefit to all merchants; less poor accounts and more cash.	Cannot say.
Syracuse.....W. P. Reed & Co.	No detrimental effects at least.		Not hurt by prohibition.	Men pay debts with money otherwise lost on speers.
Tescott.....F. F. Scidmore.....	Cannot say.		Makes purchasers for cash of former undesirable customers.	Makes them easier.
Thayer.....J. W. Forest.....	If a man does not spend his money for what does him no good, he can spend it for that which is useful.	Our business improved. Small deposits are increased.	Favorably.	Makes them better.
".....C. T. Ewing.....	Improves it and renders it more pleasant.	Makes no perceptible difference.	The money spent in saloon period for drink is now spent for flour, clothing, etc.	Do not notice much effect.
Topoka.....J. W. Thurston.....	The money that went to saloons now goes to our business men.	No savings department.	More money is expended for groceries, etc. and better payments made.	[No answer.]
".....P. T. Bonebraker	Makes it better.	Its tendency is to increase deposits in the savings department.	The man who only makes enough money to support his family must reduce the quantity or quality of food and clothing by the amount spent for drink.	It has had a good effect.
".....Edwin Knowles.....	Do not think it materially affects general business.	If a man has saved ten dollars and spends one for whisky he will only have nine to deposit.	Believe it has had a good effect upon all trade.	Favorably.
".....P. G. Noel.....	Think the saloon adds something to the volume of business in any community.	Have not noticed any effect on general banking business. From information received am inclined to think it affects savings deposits for the better.	Favorably.	Do not loan to men that drink.
".....D. A. Moulton.....		Favorably.	Money that went for whisky goes to grocers, etc.	In some branches of small trade it improves collection.
".....Sam'l T. Howe.....	My impression has been that general business has been improved.	I believe that prohibition has no effect whatever on the banking business.	The poorer class drink less and therefore have more money for the proper support of their families.	[No answer.]
".....Wm. O. Ewing.....	Good.	[No answer.]	[No answer.]	It makes them better.
".....J. M. Brier.....	Money that used to go for whisky now goes for dry goods and groceries.	Increase saving deposits.	Money expended for whisky under the saloon law is now spent for the necessities of life.	Have to sue most all collections. Collections are easier.
".....Bestor G. Brown.	The absence of saloons has increased tax levy, but as a general factor in business prosperity, prohibition cuts no figure.	It does.	About one-third.	No material change.
Tribune.....C. E. Wightman.	Good, emphatically.	Increases.	A change is noticed from a decrease in immigration.	None.
Turon.....M. H. Potter.....	Good.	No.	Very little.	It seems to have no effect.
Udall.....H. P. Pontius.....	Decrease it about one-half.	Not in my opinion.	Cannot see that it increases sales.	Better pay.
".....P. W. Smith.....	Decrease it about one-half.	Beneficially.	Same; good effect.	People are no prompter in paying.
Ulysses.....C. E. Wickersham	Makes no perceptible change.	None.	None.	It does not affect them at all.
Valley Centre.....H. Q. Dewing.....	Very little.	Not at all.	Not to anything I know of.	Usually collections are promptly met.
Valley Falls.....H. D. Butts.....	It tends to demoralize it.	We handle money direct and through merchants that would go to liquor dealers.	Our merchants sell more goods and collect their bills more closely than if they had to divide trade with the saloonkeeper.	Collections are better.
".....R. H. Crosby.....	A good effect.	We feel safer in loaning funds as parties pay more promptly from not using their money for luxuries.	As parties use all the money they make it certainly must help mercantile trade.	Makes it possible to collect debts that under the free whisky administration would be uncollectible.
".....Hicks, Gephart Co.	Difficult to answer.	Favorably.	All kinds of business are better.	Losses would be greater were it not for prohibition.
Victoria.....F. B. Brungardt.	None.	Increases small deposits and increases deposits.	Increases cash sales and makes collections easier.	[No answer.]
WaKeeney.....R. C. Wilson.....	Wholesome.			Advantageously.
".....John H. March.....	[No answer.]	Men are good for accommodations at the bank who would not be if the saloons were open.	No doubt it is an advantage, as more money now goes for these goods.	Collections are more easily met by debtor.
Walnut.....J. M. Goff.....	General business is better.	Cannot see any effect.	[No answer.]	Collections are much better.
Walton.....J. H. Taggart.....	Makes it safer and more pleasant to do business.	It is certainly no disadvantage to the business. Only advantageously. Our deposits never so good as this year.	To such an extent that in twelve years we have had but two failures.	No effect noticeable in this locality.
Wamego.....Trout and Leach.	Cannot see that business is damaged any by prohibitory law.	Improves it. Increases savings deposits.	Beneficial to all of them.	[No answer.]
Washington.....J. O. Horning.....	Very hard to answer. Business is certainly very dull.	Banking is safer. Deposits much better.	Affects it very little if any.	Helps collections.
Waterville.....J. P. Thorne.....	Business greatly increased after the law passed.	No effect noticeable in this locality.	No effect noticeable in this locality.	Not much change.
Waverly.....J. L. Senior.....	So good an effect that business men would not permit the opening of an o. p. saloon.	Have had no saloons here since we organized.	For the better.	Collections a little slow owing to poor crops last 3 years.
Weir City.....James Dennis.....	Beneficial.	Men who had no credit are now sober and can pay, have good credit and keep a little bank account.	For good every time.	No effect whatever.
Wellington.....A. Brannaman.....	Can see no material change.	Small increase.	Increase purchase of them.	[No answer.]
Wellsville.....E. E. Gaddis.....	No effect noticeable in this locality.	Not much change.	Not much change.	Makes them very hard.
Westmoreland A. B. Pomeroy.....	Very helpful.	It has increased local deposits, especially those of the savings bank.	They buy more goods and drink less.	[No answer.]
White City.....John Taggart.....	A grand effect. Men are sober that were drunken, homes happy that were sad—the family gets now what used to go for whisky.	Can't see that it does.	Has no effect.	Liquor bills paid first.
White Cloud.....Geo. Nuzum.....	[No answer.]	Affects banking business by driving out of the state many moneyed men engaged in the traffic.	What affects one class of business will another.	None.
Whitewater.....E. S. McLain.....	It has tended to increase the volume of business.	By keeping out immigration.	Money is scarce.	Collections are more easily made.
Whiting.....L. M. Myers.....	Don't think it has any appreciable effect.	[No answer.]	[No answer.]	Makes collections easier.
Wichita.....C. A. Walker.....	Depresses business generally.	But little savings deposits.	Merchants inclined to drink on the sly, which of course damages business.	Don't think it would be of benefit.
".....Fred W. Waller.....	Depressing.	See very little difference.	More money spent for these articles and less for liquor.	No perceptible change.
".....Chas. E. Curtis.....	Conditions have changed so much since prohibition went in to effect, no comparative statement can be made.	Good, to a certain extent.	Parties inclined to drink are better citizens and better pay.	Collections are very difficult.
".....L. D. Skinner.....	Makes taxes higher and keeps out Germans.	Has tendency to increase deposits.	Were there a saloon here, many who now pay their store accounts would spend their money in the saloon.	Very beneficially.
".....R. E. Lawrence.....	None.	Could not say.	[No answer.]	They are better.
Willis.....J. D. Harpster.....	A good effect.	Don't notice any change.	Favorably of course.	[No answer.]
Wilsey.....C. M. Beachy.....	Stimulates business.	When saloons are running, banking is more active.	Merchants have had more business while our saloons were running.	
Wilson.....W. P. Westfall.....	Think the tendency is to keep away a portion of the foreign element.	[No answer.]	The law is a certain benefit to all branches of business.	
Williamsburg.....J. R. Finley.....	It has improved business by reclaiming drunkards.	Yes.	Men who spent their money in saloons now pay it for groceries, etc.	
Winfield.....John A. Eaton.....	Drives the liquor dealer into back rooms and cellars, vacates business rooms and depopulates towns.	Cannot see any difference.	There are more that buy and pay for what they get than before.	
Winona.....A. M. Gibson.....	A good effect.			
Yates Center.....H. H. Winter.....	A good effect.			
".....J. W. Depew.....	Cannot see much change.			

Explanation & Summary

It has been persistently urged by its opponents, that the prohibition of the liquor traffic has seriously injured the business prosperity of every prohibition state. For the purpose of presenting the most reliable testimony upon this subject to the people of Nebraska, blanks containing the questions appearing at the heads of the above columns were sent to every bank cashier in the state of Kansas, accompanied by the following letter:

HEADQUARTERS NEBRASKA NON-PARTISAN PROHIBITORY AMENDMENT LEAGUE.

LINCOLN, NEB., Aug. 15, 1890.

DEAR SIR:—An Amendment to the Constitution of the State of Nebraska, prohibiting the manufacture, sale and keeping for sale of intoxicating liquors as a beverage, has been submitted to the people. Many conflicting reports are in circulation concerning the effects of the prohibitory law in Kansas. Its effect upon the business of your state is especially a question of much discussion. That the truth may be presented to the people, the enclosed letter of inquiry has been sent to every bank in Kansas. The replies thereto will be published. Will you please answer the

questions and return the same to us with your answers at your earliest convenience. If for any reason you do not answer this, will you please hand it to some officer of your bank who will?

CHAS. A. ROBBINS, Sec'y.

Replies were received from 428 officers of Kansas banks. All replies are published, whether favorable or unfavorable to the prohibitory law. These replies may be classified as follows: In answer to the question, "What effect does the prohibitory law have upon business generally?" 417 replies were received. Of these 254 state that the law has proved a material and positive benefit to general business; 17 state that it has not injured business; 69 state that it has not affected business; 26 bankers state that they are unable for various reasons, to make definite replies; and 9 replies are too vague for classification.

Eight replies are to the effect that business is somewhat injured by the proximity of license towns in other states. Only 34 bankers reply that the law is an injury to business generally.

2. In answer to the questions, "How does it affect the banking business? Does it affect the savings deposits?" 397 replies were received. Of these 313

state that prohibition has benefited general banking business; 106 state that it has not affected it; 57 bankers state that they are unable to give definite replies; and 6 replies are too indefinite for classification. Only 15 bankers state that prohibition has injured banking. There are comparatively few savings banks in Kansas (or any other western state), but 59 bankers state that prohibition has increased savings and savings deposits and only one banker is of the opinion that it has injuriously affected them.

3. In reply to the question, "How does it affect merchandising, groceries, dry goods, boots and shoes, etc?" 377 replies were received. Of these, 261 state that the law has resulted in great benefit to all lines of legitimate merchandising; 49 state that it has not affected these lines of business; 30 bankers state that they are unable to make any reply to the question; and 11 replies are too indefinite for classification. Six bankers state that by reason of the proximity of license towns, merchandising is injured. Only 20 state that prohibition has directly injured merchandising.

4. In reply to the question, "How, if at all, does it affect collections?" 357 replies were received. Of these, 217 state that the law has improved collec-

tions; 102 state that it has not affected them; 22 bankers state that they cannot reply; and 10 replies are too indefinite for classification. Only 6 bankers state that prohibition has injuriously affected collections.

It will certainly be admitted by every candid and intelligent reader, that taken as a class, the bankers of Kansas are the highest possible authority upon the effects of prohibition upon the material prosperity of that state. Their testimony not only furnishes a complete refutation of the oft-repeated lie that prohibition has ruined Kansas, but conclusively establishes the fact that it has greatly benefitted all lines of legitimate business and added enormously to the aggregate wealth and prosperity of the state.

Joints in Days of High License.

To those who believe that prohibition will bring joints and that high license excludes them, the following item is of interest. The following places in Lincoln, under the beneficent rule of high license that regulates, hold government licenses for the sale of liquor, but pay no city license and contribute no thousand dollars apiece to the much vaunted school fund for the education of Lincoln children. Here is the list of joints in Lincoln under high license: Fannie Chapman. Jessie Disbrow, 227 South Sixth. Sadie Freeman, 716 L street.

Dora Frazier, 710 N street. Hattie Hoover, 137 South Sixth. Cora Huffman, 715 M street. Jennie Kingon, 135 South Tenth. Nellie Roberts, 1028 M street. Lydia Stewart, 124 South Ninth. Anna Tripp, 800 N street.

Lincoln Turnverein, 909 O street. If these people do not pay their government license fee for fun they are selling liquor in violation of the Slocumb law and should be arrested and prosecuted. Will any of the champions of the Slocumb law vindicate it by seeing that this is done?

Nebraska Bankers.

The reputable bankers of Nebraska are indignantly repudiating the attempt to place them in the light of champions of the saloons and its attendant infamies. In response to a letter sent out by Mr. L. C. Humphrey, of the Nebraska Commercial bank of Lincoln, replies have been received from 173 banks as given below. It shows conclusively that the insinuation that the bankers of Nebraska are for the saloon is a base libel on decent men.

	Total No. of Banks	For Amendment	Against Amendment	Percentage For
Officers	525	410	115	78
Directors	341	251	90	73
Stockholders	542	315	227	58
Employees	174	80	94	51
Total	1,582	1,056	526	61

*Of this number 59 are from Omaha and Nebraska City.